

Information to identify the case:

Frank M. Rampino

Debtor 1:
First Name Middle Name Last Name
Debtor 2:
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court: District of New Jersey
Case number: 17-12043-CMG

Social Security number or ITIN: xxx-xx-9350
EIN: _____
Social Security number or ITIN: _____
EIN: _____
Date case filed in chapter: 7 2/1/17
Date case reconverted to chapter: 7 2/20/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Frank M. Rampino	
2. All other names used in the last 8 years	aka Michael F Rampino	
3. Address	20 Beacon Blvd Apt. 1 Keansburg, NJ 07734	
4. Debtor's attorney	Paul N. Mirabelli Law Office of Paul N. Mirabelli 3400 Highway 35 PO Box 378 Hazlet, NJ 07730	Contact phone (732) 264-3880 Email: pmirabelli@verizon.net
5. Bankruptcy trustee	Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755	Contact phone 732-341-3800

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 2/21/20
7. Meeting of creditors	April 15, 2020 at 12:00 PM	Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 6/15/20
10. Proof of claim	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
11. Creditors with a foreign address	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Frank M. Rampino
Debtor

Case No. 17-12043-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 309A

Page 1 of 1
Total Noticed: 23

Date Rcvd: Feb 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2020.

db +Frank M. Rampino, 20 Beacon Blvd Apt. 1, Keansburg, NJ 07734-1806
516625005 Astoria Bank, C/O Martin A. Bientstock, 36-35 Bell Boulevard, PO BOX 610700, Bayside, NY 11361-0700
516625006 Astoria Federal Savings and Loan, C/O Martin A. Bienstock, 36-35 Bell Boulevard, PO BOX 610700, Bayside, NY 11361-0700
516868795 +Astoria Federal Svgs. Bank, 302 E. 19th St., Ste 2A, New York, NY 10003-2889
516625007 City Medical Of Upper East Side, East Side PLLC, Uniondale, NY 11556
516625008 +ENT & Allergy Associates, PO BOX 5002, White Plains, NY 10602-5002
516625010 +Mount Sinai Beth Israel, 118 Lukens Drive, New Castle, DE 19720-2727
516625011 +Nancy Nieves, 20 Beacon Blvd Apt 1, Keansburg, NJ 07734-1806
516625013 +New York Presbyterian, PO BOX 9305, New York, NY 10087-2305
516625015 +PNC Bank, C/O KML Law Group LLC, 701 Market St #5000, Philadelphia, PA 19106-1541
516866641 +PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342-5421
516625014 +Parviz K. Benhuri MD, 524 E 72nd Street, New York, NY 10021-9801
516625016 Steven Mandel MD PC, New York, NY 10028
516625017 +++++TD BANK, C/O CENTRAL CREDIT SERVICES LLC, 2070 LITTLE HILLS EXPY,
SAINT CHARLES MO 63301-3708
(address filed with court: TD BANK, C/O Central Credit Services LLC,
20 Corporate Hills Drive, Saint Charles, MO 63301-3749)
516625019 +West Side Radiology, 1790 Broadway, New York, NY 10019-1412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: pmirabelli@verizon.net Feb 22 2020 00:41:05 Paul N. Mirabelli,
Law Office of Paul N. Mirabelli, 3400 Highway 35, PO Box 378, Hazlet, NJ 07730
tr +EDI: QDESTRAFFI.COM Feb 22 2020 05:28:00 Daniel E. Straffi, Straffi & Straffi, LLC,
670 Commons Way, Toms River, NJ 08755-6431
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 22 2020 00:41:47 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 22 2020 00:41:45 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516760174 EDI: AIS.COM Feb 22 2020 05:28:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
516625009 EDI: RMCB.COM Feb 22 2020 05:28:00 EZ PASS, C/O RMCB Collection Agency, PO BOX 1235,
Elmsford, NY 10523-0935
516677634 +EDI: RMSC.COM Feb 22 2020 05:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
516625018 +EDI: CONVERGENT.COM Feb 22 2020 05:28:00 Verizon, C/O Convergent Outsourcing Inc,
800 SW 39th Street, PO BOX 9004, Renton, WA 98057-9004

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516625012* +Nancy Nieves, 20 Beacon Blvd Apt 1, Keansburg, NJ 07734-1806

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2020 at the address(es) listed below:
NONE.

TOTAL: 0